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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.   CONFIRMATION N		
		THE THERED INVENTOR	ATTORNET DOCKET NO.	CONFIRMATION NO.	
09/687,499	10/13/2000	Christopher C. Winslade	0020	1146	
7590 12/01/2004 Christopher C. Winslade 500 West Madison St. 34th Floor Chicago, IL 60661			EXAM	EXAMINER YOUNG, JOHN L	
			YOUNG,		
			ART UNIT	PAPER NUMBER	
			3622		

DATE MAILED: 12/01/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)				
Office Action Summer	09/687,499	WINSLADE ET AL.				
Office Action Summary	Examiner	Art Unit				
	John L Young	3622				
The MAILING DATE of this communication appears on the cover sheet with the correspondence address Period for Reply						
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.  Extensions of time may be available under the provisions of 37 CFR 1,136(a). In no event, however, may a reply be timely filed after SX (6) MONTHS from the mailing date of this communication.  If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.  If NO period for reply is specified above, the maximum statutory period will apply and legities (30) MONTHS from the mailing date of this communication.  Failure to reply within the set or excended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1,704(b).						
Status		•				
1)⊠ Responsive to communication(s) filed on 13 Oc	ctober 2000.					
3) Since this application is in condition for allowance except for formal matters, prosecution as to the ments is						
closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213.						
Disposition of Claims						
4) Claim(s) 1-32 is/are pending in the application.						
4a) Of the above claim(s) is/are withdrawn from consideration.						
5) Claim(s) is/are allowed.						
6)⊠ Claim(s) <u>1-32</u> is/are rejected.						
7) Claim(s) is/are objected to.						
8) Claim(s) are subject to restriction and/or election requirement.						
Application Papers						
9) The specification is objected to by the Examiner.						
10)☐ The drawing(s) filed on is/are: a)☐ accepted or b)☐ objected to by the Examiner.						
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).						
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d)						
11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.						
Priority under 35 U.S.C. § 119						
12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) ☐ All b) ☐ Some * c) ☐ None of:						
1. Certified copies of the priority documents have been received.						
2. Certified copies of the priority documents have been received in Application No						
<ol> <li>Copies of the certified copies of the priority documents have been received in this National Stage</li> </ol>						
application from the International Bureau (PCT Rule 17.2(a)).						
* See the attached detailed Office action for a list o	f the certified copies net received	7/				
JOHN LEON						
Attachment(s)  Attachment(s)  PRIMARY EXAMINER    \rangle 9 2 36 4						
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)  Paper Mo(sVMail Dale.						
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date	5) Notice of Informal Pal	tent Application (PTO-152)				
Paper No(s)/Mail Date 6) Other: 6.						

Application Number: 09/687,499 (Winslade et al.)

Art Unit: 3622

# NON-FINAL REJECTION AFTER RECINDED ABANDONMENT (Paper#11/29/2004)

#### DRAWINGS

#### **DRAWINGS**

1. This application has been filed with drawings that are considered informal; said drawings are acceptable for examination purposes. The review process for drawings that are included with applications on filing has been modified in view of the new requirement to publish applications at eighteen months after the filing date of applications, or any priority date claimed under 35 U.S.C. §§119, 120, 121, or 365.

## CLAIM REJECTIONS - 35 U.S.C. §103(a)

The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

2. Claims 1-32 are rejected under 35 U.S.C. §103(a) as being obvious over <u>Berger</u> US 5,943,424 (08/24/1999) [US f/d: 06/17/1996] (herein referred to as "<u>Berger</u>").

As per independent claim 1, Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, II. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) shows "offering, by a second system of a second party, an item online for sale at a sales price amount; associating . . . [a] coupon of the first party with the item, the coupon having a coupon amount; receiving, by the second system, an online purchase request from a buyer for the item being offered online; responding, by the second system, to the online purchase request by collecting from the buyer a purchase amount corresponding to the sales price amount less the coupon amount for the item; and electronically communicating, by the second system to the first system, an indication regarding the collection form the buyer of the purchase amount."

Berger lacks an explicit recitation of a "A method of processing a coupon of a first party, the first party having a first system . . . associating the coupon of the first party with the item, the coupon having a coupon amount . . . a purchase amount corresponding to the sales price amount less the coupon amount for the item first system . . . " even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; -col. 6, ll. 23=26, FIG. 31; FIG.

33; FIG. 34; FIG. 35; FIG. 40; col. 15, II. 29-67; col. 16, II. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, II. 29-67; col. 16, II. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10, and whole document) implicitly shows "A method of processing a coupon of a first party, the first party having a first system . . . associating the coupon of the first party with the item, the coupon having a coupon amount . . . a purchase amount corresponding to the sales price amount less the coupon amount for the item first system. ..." and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "A method of processing a coupon of a first party, the first party having a first system . . . associating the coupon of the first party with the item, the coupon having a coupon amount ...... a purchase amount-corresponding to the

Art Unit: 3622 sales price amount less the coupon amount for the item first system...", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification..." (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant...." (see Berger (col. 4, ll. 50-60)).

As per claim 2, Berger shows the method of claim 1.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) implicitly shows: "responding, by the first system, to the indication by facilitating payment of a reimbursement amount corresponding to the coupon amount to the first party."

Berger lacks explicit recitation of "payment of a reimbursement amount corresponding to the coupon amount to the first party...", even though the disclosure of <a href="Berger">Berger</a> implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, II. 67-67; and col. 20, II. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows "payment of a reimbursement amount corresponding to the coupon amount to the first party...." and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "payment of a reimbursement amount corresponding to the coupon amount to the first party. . . . ", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, Il. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant...." (see Berger (col. 4, Il. 50-60)).

As per claim 3, Berger shows the method of claim 2.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10) implicitly shows: "initiating an electronic payment of the reimbursement amount."

Berger lacks explicit recitation of "initiating an electronic payment of the reimbursement amount...", even though the disclosure of Berger implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows initiating an electronic payment of the reimbursement amount. "and it would have been obvious to modify

Art Unit: 3622 and interpret the disclosure of <u>Berger</u> cited above as implicitly showing "initiating an electronic payment of the reimbursement amount...", because modification and interpretation of the cited disclosure of <u>Berger</u> would have provided means of "ensuring the association of the transaction with a unique terminal identification..." (see <u>Berger</u> (col. 4. II. 30-36)); based on the motivation to modify Pergers as the target and the collection of the collection of the motivation to modify Pergers as the target and the collection of the collection of the motivation to modify Pergers as the target and the collection of the collection of the motivation to modify Pergers as the target and the collection of the collection of the motivation to modify the pergers as the target and the collection of the col

the association of the transaction with a unique terminal identification. ..." (see Berger (col. 4, II. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. ..." (see Berger (col. 4, II. 50-60)).

As per claim 4, Berger shows the method of claim 1.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) implicitly shows: "the purchase amount comprises a service charge amount."

Berger lacks explicit recitation of "the purchase amount comprises a service charge amount..."

Official Notice is taken that both the concepts and the advantages of "the purchase amount comprises a service charge amount. . . . " were notoriously well known and expected in the art at the time of the invention. It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, II. 29-67; col. 16, II. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows that the elements of "the purchase amount comprises a service charge amount. . . ." were notoriously well known and expected in the art at the time of the invention and that it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing that the elements of "the purchase amount comprises a service charge amount. . . . " were notoriously well known and expected in the art at the time of the invention, because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, Il. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction-which is

transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see Berger (col. 4, 11. 50-60)).

As per claim 5, Berger shows the method of claim 1.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) implicitly shows: "electronically charging the first party at least the coupon amount."

Berger lacks explicit recitation of "electronically charging the first party at least the coupon amount....", even though the disclosure of Berger implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67;

col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows "electronically charging the first party at least the coupon amount..." and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "electronically charging the first party at least the coupon amount...", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification..." (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see Berger (col. 4, ll. 50-60)).

As per claim 6, Berger shows the method of claim 1.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, il. 29-67; col. 16, il. 1-67; col. 17. il. 1-67; col. 18, il. 1-67; col. 19, il. 1-67; col. 20, il. 1-67; col. 21, il. 1-67; col. 22, il. 1-67; col. 23, il. 1-67; col. 24, il. 15-67; col. 25, il. 1-67; col. 37, il. 65-67; col. 38; il. 1-67; col. 61, il. 17-67; col. 62, il. 1-67; col. 123, il. 13-67; col. 124, il. 1-67; col. 138, il. 35-67; col. 139, il. 32-67; col. 140, il. 1-67; col. 145, il. 13-67; 141, il. 15-67; col. 19, il. 67-67; and col. 20, il. 1-10) implicitly shows: "charging an account of the buyer an amount

corresponding to the sales price amount less the coupon amount and crediting the account for an amount corresponding to the coupon amount."

Berger lacks explicit recitation of "charging an account of the buyer an amount corresponding to the sales price amount less the coupon amount and crediting the account for an amount corresponding to the coupon amount...", even though the disclosure of Berger implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows "charging an account of the buyer an amount corresponding to the sales price amount less the coupon amount and crediting the account for an amount corresponding to the coupon amount...." and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "charging an account of the buyer an amount corresponding to the sales price amount less the coupon amount and crediting the account for an amount corresponding to the coupon amount. . . . ", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring-the-association of

the transaction with a unique terminal identification. ... " (see Berger (col. 4, II. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. ... " (see Berger (col. 4, II. 50-60)).

As per claim 7, Berger shows the method of claim 6.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) implicitly shows: "electronically paying, by the second party, the coupon amount to the first party."

Berger lacks explicit recitation of "electronically paying, by the second party, the coupon amount to the first party. . . . "

Official Notice is taken that both the concepts and the advantages of "electronically paying, by the second party, the coupon amount to the first party..." were notoriously well known and expected in the art at the time of the invention. It would have been obvious to one of ordinary skill in the art at the time of the invention—

that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, II. 17-67, col. 62, II. 1-67, col. 123, II. 13-67, col. 124, II. 1-67, col. 138, II. 35-67, col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows that the elements of "electronically paying, by the second party, the coupon amount to the first party. . . ." were notoriously well known and expected in the art at the time of the invention and that it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing that the elements of "electronically paying, by the second party, the coupon amount to the first party. . . . " were notoriously well known and expected in the art at the time of the invention, because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . " (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see Berger (col. 4, 1l. 50-60)).

As per claim 8, Berger shows the method of claim 7.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10) implicitly shows: "wherein the paying is performed directly."

Berger lacks explicit recitation of "wherein the paying is performed directly...", even though the disclosure of Berger implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of <a href="Berger">Berger</a> (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as <a href="Berger">Berger</a> (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows "wherein the paying is performed directly..." and it would have been obvious to modify and interpret the disclosure of <a href="Berger">Berger</a> cited above as implicitly showing "wherein-the paying is

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performed directly...", because modification and interpretation of the cited disclosure
of Berger would have provided means of "ensuring the association of the transaction
with a unique terminal identification..." (see Berger (col. 4, 1l. 30-36)); based on the
motivation to modify Berger so that a "host legacy system evaluates the payment
information and returns a level of authorization of credit to the gateway which packages
the information to form a secure transaction which is transmitted to the merchant which
is in turn communicated to the customer by the merchant..." (see Berger (col. 4, 1l.
50-60)).

As per claim 9, Berger shows the method of claim 1.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) implicitly shows: "establishing an account for the first party for paying an amount corresponding to the coupon amount."

Berger lacks explicit recitation of "establishing an account for the first party for paying an amount corresponding to the coupon amount..."

Official Notice is taken that both the concepts and the advantages of "establishing an account for the first party for paying an amount-corresponding to the

Art Unit: 3622 coupon amount...." were notoriously well known and expected in the art at the time of the invention. It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows that the elements of "establishing an account for the first party for paying an amount corresponding to the coupon amount...." were notoriously well known and expected in the art at the time of the invention and that it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing that the elements of "establishing an account for the first party for paying an amount corresponding to the coupon amount. . . " were notoriously well known and expected in the art at the time of the invention, because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification: ... " (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a

secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see <u>Berger</u> (col. 4, Il. 50-60)).

As per claim 10, Berger shows the method of claim 1.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) implicitly shows: "delivering, by the first system, the coupon to a browser of the buyer."

Berger lacks explicit recitation of "delivering, by the first system, the coupon to a browser of the buver..."

Official Notice is taken that both the concepts and the advantages of "delivering, by the first system, the coupon to a browser of the buyer..." were notoriously well known and expected in the art at the time of the invention. It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. -1-67; col. -19, ll. 1-67;

Art Unit: 3622 col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows that the elements of "delivering, by the first system, the coupon to a browser of the buyer. . . . " were notoriously well known and expected in the art at the time of the invention and that it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing that the elements of "delivering, by the first system, the coupon to a browser of the buyer. . . . " were notoriously well known and expected in the art at the time of the invention, because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, Il. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn

As per claim 11, Berger shows the method of claim 1.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16,-Il. 1-67; col. 17.-Il. 1-67;

communicated to the customer by the merchant..." (see Berger (col. 4, 1l. 50-60)).

Art Unit: 3622 col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10) implicitly shows: "delivering, by the second system, the coupon to the buver."

Berger lacks explicit recitation of "delivering, by the second system, the coupon to the buyer...."

Official Notice is taken that both the concepts and the advantages of "delivering, by the second system, the coupon to the buyer. . . ." were notoriously well known and expected in the art at the time of the invention. It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, 1l. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows that the elements of "delivering, by the second system, the coupon to the buyer. . . . " were notoriously well known and expected in the art at the time of the invention and that it would have been obvious to modify and interpret the

disclosure of <u>Berger</u> cited above as implicitly showing that the elements of "delivering, by the second system, the coupon to the buyer..." were notoriously well known and expected in the art at the time of the invention, because modification and interpretation of the cited disclosure of <u>Berger</u> would have provided means of "ensuring the association of the transaction with a unique terminal identification..." (see <u>Berger</u> (col. 4, II. 30-36)); based on the motivation to modify <u>Berger</u> so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see <u>Berger</u> (col. 4, II. 50-60)).

As per claim 12, Berger shows the method of claim 11.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10) implicitly shows: "wherein the coupon comprises one of a plurality of coupons delivered."

Berger lacks explicit recitation of "wherein the coupon comprises one of a plurality of coupons delivered...."

Official Notice is taken that both the concepts and the advantages of "wherein the coupon comprises one of a plurality of coupons delivered. . . ." were notoriously well known and expected in the art at the time of the invention. It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. II. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows that the elements of "wherein the coupon comprises one of a plurality of coupons delivered. . . . " were notoriously well known and expected in the art at the time of the invention and that it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing that the elements of "wherein the coupon comprises one of a plurality of coupons delivered. . . . " were notoriously well known and expected in the art at the time of the invention, because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, ll. 30-36)); based on the motivation to modify-

Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see Berger (col. 4, ll. 50-60)).

As per claim 13, Berger shows the method of claim 11.

Berger (col. 68, II. 15-25) discloses: "the merchant configuration [will] ...

facilitate E-mail...." The Examiner interprets this disclosure as implicitly showing: "wherein the delivering is performed via email."

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; col. 20, Il. 1-10; and col. 68, Il. 15-25) implicitly shows: "wherein the delivering is performed via email."

Berger lacks explicit recitation of "wherein the delivering is performed via email.
...", even though the disclosure of Berger implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of <u>Berger</u> (col. 68, ll. 15-25), as well as <u>Berger</u> (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A;

FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 19, ll. 67-67; col. 20, ll. 1-10col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows "wherein the delivering is performed via email. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "wherein the delivering is performed via email. . . . ", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, Il. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant...." (see Berger (col. 4, Il. 50-60)).

As per independent claim 14, <u>Berger</u> (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-

67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10) shows "A method of processing a promotion ... offering, by a sales system of a first party, an item online for sale at a sales price amount; associating a promotion with the item, the promotion having a promotion amount; receiving, an online purchase request from a buyer for the item; responding, by the sales system, to the online purchase request by collecting from the buyer a purchase amount corresponding to the sales price amount less the promotion amount; and facilitating payment, by a promotion system, of a reimbursement amount corresponding to the promotion amount to the first party."

Berger lacks an explicit recitation of a "A method of processing a promotion ... offering, by a sales system of a first party, an item online for sale at a sales price amount; associating a promotion with the item, the promotion having a promotion amount; receiving, an online purchase request from a buyer for the item; responding, by the sales system, to the online purchase request by collecting from the buyer a purchase amount corresponding to the sales price amount less the promotion amount; and facilitating payment, by a promotion system, of a reimbursement amount corresponding to the promotion amount to the first party. ..." even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. -15-67; col. -25, ll. -1-67;

col. 37, II. 65-67; col. 38, II. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows "A method of processing a promotion . . . : offering, by a sales system of a first party, an item online for sale at a sales price amount; associating a promotion with the item, the promotion having a promotion amount; receiving, an online purchase request from a buyer for the item; responding, by the sales system, to the online purchase request by collecting from the buyer a purchase amount corresponding to the sales price amount less the promotion amount; and facilitating payment, by a promotion system, of a reimbursement amount corresponding to the promotion amount to the first party. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "A method of processing a promotion . . . offering, by a sales system of a first

party, an item online for sale at a sales price amount; associating a promotion with the item, the promotion having a promotion amount; receiving, an online purchase request from a buyer for the item; responding, by the sales system, to the online purchase request by collecting from the buyer a purchase amount corresponding to the sales price amount less the promotion amount; and facilitating payment, by a promotion system, of a reimbursement amount corresponding to the promotion amount to the first party. ...", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. ..." (see Berger (col. 4, 1l. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. ..." (see Berger (col. 4, 1l. 50-60)).

As per claim 15, Berger shows the method of claim 14.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10) implicitly shows: "wherein the promotion-comprises a rebate."

Berger lacks explicit recitation of "wherein the promotion comprises a rebate...

Official Notice is taken that both the concepts and the advantages of "wherein the promotion comprises a rebate. . . . " were notoriously well known and expected in the art at the time of the invention. It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, II. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows that the elements of "wherein the promotion comprises a rebate. . . ." were notoriously well known and expected in the art at the time of the invention and that it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing that the elements of "wherein the promotion comprises a rebate. . . ." were notoriously well known and expected in the art at the time of the invention, because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a

level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see Berger (col. 4, Il. 50-60)).

As per claim 16, Berger shows the method of claim 14.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10) implicitly shows: "wherein the promotion comprises a coupon."

Berger lacks an explicit recitation of a "wherein the promotion comprises a coupon. ..." even though the disclosure of Berger (col. 19, II. 67-67; and col. 20, II. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, II. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, II. 29-67; col. 16, II. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows-same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows "wherein the promotion comprises a coupon. . . ." and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "wherein the promotion comprises a coupon ... ", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . ." (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. . . . " (see Berger (col. 4, 11. 50-60)).

As per claim 17, Berger shows the method of claim 14.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10) implicitly shows: "wherein the purchase amount comprises the sales price amount less the promotion amount."

Berger lacks an explicit recitation of a "wherein the purchase amount comprises the sales price amount less the promotion amount..." even though the disclosure of Berger (col. 19, II. 67-67; and col. 20, II. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, II. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, II. 29-67; col. 16, II. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of <u>Berger</u> (col. 19, !l. 67-67; and col. 20, !l. 1-10), as well as <u>Berger</u> (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A;

FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows "wherein the purchase amount comprises the sales price amount less the promotion amount. ... " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "wherein the purchase amount comprises the sales price amount less the promotion amount. ...", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. . . . " (see Berger (col. 4, 1l. 50-60)).

As per claim 18, Berger shows the method of claim 17.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col.-17-ll.-1-67;

Art Unit: 3622 col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10) implicitly shows: "the purchase amount further comprises a service charge amount."

Berger lacks explicit recitation of "the purchase amount further comprises a service charge amount..."

Official Notice is taken that both the concepts and the advantages of "the purchase amount further comprises a service charge amount. . . . " were notoriously well known and expected in the art at the time of the invention. It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows that the elements of "the purchase amount further comprises a service charge amount. . . . " were notoriously well known and expected in the art at the time of the invention and that it would have been obvious to modify and

interpret the disclosure of <u>Berger</u> cited above as implicitly showing that the elements of "the purchase amount further comprises a service charge amount..." were notoriously well known and expected in the art at the time of the invention, because modification and interpretation of the cited disclosure of <u>Berger</u> would have provided means of "ensuring the association of the transaction with a unique terminal identification..." (see <u>Berger</u> (col. 4, ll. 30-36)); based on the motivation to modify <u>Berger</u> so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see <u>Berger</u> (col. 4, ll. 50-60)).

As per claim 19, Berger shows the method of claim 14.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) shows "responding, by the sales system, to the online purchase request by communicating an indication regarding the collection of the purchase amount to the promotion system."

Berger lacks an explicit recitation of a "responding, by the sales system, to the online purchase request by communicating an indication regarding the collection of the purchase amount to the promotion system..." even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows "responding, by the sales system, to the online purchase request by communicating-an-indication regarding the

collection of the purchase amount to the promotion system. ... " and it would have been obvious to modify and interpret the disclosure of <u>Berger</u> cited above as implicitly showing "responding, by the sales system, to the online purchase request by communicating an indication regarding the collection of the purchase amount to the promotion system. ...", because modification and interpretation of the cited disclosure of <u>Berger</u> would have provided means of "ensuring the association of the transaction with a unique terminal identification. ..." (see <u>Berger</u> (col. 4, ll. 30-36)); based on the motivation to modify <u>Berger</u> so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. ..." (see <u>Berger</u> (col. 4, ll. 50-60)).

As per claim 20, Berger shows the method of claim 19.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) implicitly shows: "wherein the promotion comprises a coupon."

Berger lacks an explicit recitation of a "wherein the promotion comprises a coupon. . . ." even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows "wherein the promotion comprises a coupon. . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "wherein the promotion comprises a coupon. . . ", because modification and interpretation-of-the-cited-disclosure

of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification..." (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see Berger (col. 4, ll. 50-60)).

As per independent claim 21, Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10) shows "offering, by a first party, an item for online sale having an initial price, the first party being associated with a first system; offering, by a second party, a coupon redeemable for a coupon amount, the second party being associated with a second system; receiving, by the first system, an online purchase request from a buyer for the item being offered for online sale; electronically; electronically associating the coupon offered by the second party with the item offered by the first party, whereby the coupon amount is deducted from the initial price of the item."

Berger lacks an explicit recitation of a "A method of processing an electronic coupon . . . offering, by a first party, an item for online sale having an initial price, the first party being associated with a first system; offering, by a second party, a coupon redeemable for a coupon amount, the second party being associated with a second system; receiving, by the first system, an online purchase request from a buyer for the item being offered for online sale; electronically; electronically associating the coupon offered by the second party with the item offered by the first party, whereby the coupon amount is deducted from the initial price of the item. . . ." even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 24, ll. 1-67; col. 22, ll. 1-67; col. 24, ll. 1-67; col. 22, ll. 1-67; col. 24, ll. 1-67; col. 24, ll. 1-67; col. 22, ll. 1-67; col. 24, ll. 1-67; col. 22, ll. 1-67; col. 24, ll. 24, ll.

67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows "A method of processing an electronic coupon . . . offering, by a first party, an item for online sale having an initial price, the first party being associated with a first system; offering, by a second party, a coupon redeemable for a coupon amount, the second party being associated with a second system; receiving, by the first system, an online purchase request from a buyer for the item being offered for online sale; electronically; electronically associating the coupon offered by the second party with the item offered by the first party, whereby the coupon amount is deducted from the initial price of the item. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "A method of processing an electronic coupon . . . offering, by a first party, an item for online sale having an initial price, the first party being associated with a first system; offering, by a second party, a coupon redeemable for a coupon amount, the second party being associated with a second system; receiving, by the first system, an online purchase request from a buyer for the item being offered for online sale; electronically; electronically associating the coupon offered by the second party with the item offered by the first party, whereby the coupon amount is deducted from the initial price of the item. ...", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, Il. 30-36)); based on the motivation to modify Berger so that a "host legacy system-evaluates-the payment"

information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. . . . " (see <u>Berger</u> (col. 4, Il. 50-60)).

As per claim 22, Berger shows the method of claim 21.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10) shows "electronically collecting from the buyer a purchase amount corresponding to the initial price of the item less the coupon amount for the item."

Berger lacks an explicit recitation of "electronically collecting from the buyer a purchase amount corresponding to the initial price of the item less the coupon amount for the item. . . ." even though the disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67;

Art Unit: 3622 col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows "electronically collecting from the buyer a purchase amount corresponding to the initial price of the item less the coupon amount for the item. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "electronically collecting from the buyer a purchase amount corresponding to the initial price of the item less the coupon amount for the item. ...", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, Il. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction\_which\_is\_transmitted-to-the-

merchant which is in turn communicated to the customer by the merchant..." (see Berger (col. 4, Il. 50-60)).

As per claim 23, Berger shows the method of claim 21.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) shows "electronically communicating, by the first system to the second system, an indication regarding collection from the buyer of the purchase amount."

Berger lacks an explicit recitation of "electronically communicating, by the first system to the second system, an indication regarding collection from the buyer of the purchase amount. ..." even though the disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138,

Art Unit: 3622 II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows "electronically communicating, by the first system to the second system, an indication regarding collection from the buyer of the purchase amount. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "electronically communicating, by the first system to the second system, an indication regarding collection from the buyer of the purchase amount. ...", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . ." (see Berger (col. 4, II. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which

is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see Berger (col. 4, Il. 50-60)).

As per claim 24, Berger shows the method of claim 21.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10) shows "responding, by the second system, to the indication by facilitating payment of a reimbursement amount corresponding to the coupon amount to the first party, wherein the facilitating comprises initiating an electronic payment of the reimbursement amount."

Berger lacks an explicit recitation "responding, by the second system, to the indication by facilitating payment of a reimbursement amount corresponding to the coupon amount to the first party, wherein the facilitating comprises initiating an electronic payment of the reimbursement amount..." even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67;

col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, 1l. 67-67; and col. 20, 1l. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows "responding, by the second system, to the indication by facilitating payment of a reimbursement amount corresponding to the coupon amount to the first party, wherein the facilitating comprises initiating an electronic payment of the reimbursement amount. . . ." and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "responding, by the second system, to the indication by facilitating payment of a reimbursement amount corresponding to the coupon amount to the first party, wherein the facilitating comprises initiating an electronic payment of the reimbursement amount....", because modification and interpretation of the cited disclosure of Berger-

would have provided means of "ensuring the association of the transaction with a unique terminal identification..." (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see Berger (col. 4, ll. 50-60)).

As per claim 25, Berger shows the method of claim 21.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) shows "charging an account of the buyer an amount corresponding to the initial price and crediting the account for an amount corresponding to the coupon amount."

Berger lacks an explicit recitation "charging an account of the buyer an amount corresponding to the initial price and crediting the account for an amount corresponding to the coupon amount..." even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9;

FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows "charging an account of the buyer an amount corresponding to the initial price and crediting the account for an amount corresponding to the coupon amount. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "charging an account of the buyer an amount corresponding to the initial price and crediting the account for an amount corresponding to the coupon amount. . . . ", because modification and interpretation of the cited disclosure of Berger-would-have provided

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means of "ensuring the association of the transaction with a unique terminal
identification..." (see Berger (col. 4, Il. 30-36)); based on the motivation to modify
Berger so that a "host legacy system evaluates the payment information and returns a
level of authorization of credit to the gateway which packages the information to form a
secure transaction which is transmitted to the merchant which is in turn communicated to

As per claim 26, Berger shows the method of claim 21.

the customer by the merchant. . . . " (see Berger (col. 4, 11. 50-60)).

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) shows "delivering the electronic coupon to a browser of the buyer by one of the first system, the second system, and a third party system."

Berger lacks an explicit recitation "delivering the electronic coupon to a browser of the buyer by one of the first system, the second system, and a third party system. . ." even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17-11-1-67; col.

18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows "delivering the electronic coupon to a browser of the buyer by one of the first system, the second system, and a third party system. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "delivering the electronic coupon to a browser of the buyer by one of the first system, the second system, and a third party system. . . . ", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system-evaluates-the payment"

Art Unit: 3622 information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see Berger (col. 4, 1].

50-60)).

As per independent claim 27, Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, II. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, II. 29-67; col. 16, II. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10) shows "A method of processing an electronic price reduction ... offering, by a sales system of a first party, an item online for sale at an initial price; associating the electronic price reduction with the item; and receiving an online purchase request from a buyer for the item."

Berger lacks an explicit recitation of a "A method of processing an electronic price reduction ... offering, by a sales system of a first party, an item online for sale at an initial price; associating the electronic price reduction with the item; and receiving an online purchase request from a buyer for the item. ..." even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG.

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40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67;
col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, II. 67-67; and col. 20, II. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows "A method of processing an electronic price reduction . . . offering, by a sales system of a first party, an item online for sale at an initial price; associating the electronic price reduction with the item; and receiving an online purchase request from a buyer for the item. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "A method of processing an electronic price reduction . . . offering, by a sales system of a first party, an item online for sale at an initial price; associating the electronic price reduction with the item; and receiving an online purchase request from a buyer for

the item. ...", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. ..." (see Berger (col. 4, il. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. ..." (see Berger (col. 4, il. 50-60)).

As per claim 28, Berger shows the method of claim 27.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10) shows "responding, by the sales system, to the online purchase request by collecting from the buyer a purchase amount corresponding to the initial price less the electronic price reduction."

Berger lacks an explicit recitation "responding, by the sales system, to the online purchase request by collecting from the buyer a purchase amount corresponding to the initial price less the electronic price reduction...." even though the disclosure of Berger

(col. 19, Il. 67-67; and col. 20, Il. 1-10), as well as <u>Berger</u> (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, II. 67-67; and col. 20, II. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, II. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, II. 29-67; col. 16, II. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows "responding, by the sales system, to the online purchase request by collecting from the buyer a purchase amount corresponding to the initial price less the electronic price reduction..." and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "responding, by the sales system, to the online purchase request by

collecting from the buyer a purchase amount corresponding to the initial price less the electronic price reduction. ...", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. ..." (see Berger (col. 4, 1l. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. . . ." (see Berger (col. 4, 1l. 50-60)).

As per claim 29, Berger shows the method of claim 27.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4, FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) shows "facilitating payment of a reimbursement amount corresponding to the electronic price reduction amount to the first party."

Berger lacks an explicit recitation "facilitating payment of a reimbursement amount corresponding to the electronic price reduction amount to the first party..." even though the disclosure of Berger (col.-19,-ll-67-67; and col.-20,-ll-1-10), as well as

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. Il. 1-67; col. 18, Il. 1-67; col. 19, Il. 1-67; col. 20, Il. 1-67; col. 21, Il. 1-67; col. 22, Il. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, II. 67-67; and col. 20, II. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows "facilitating payment of a reimbursement amount corresponding to the electronic price reduction amount to the first party. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "facilitating payment of a reimbursement amount corresponding to the electronic price reduction amount to the first party. . . . ", because modification and interpretation of the cited disclosure of Berger would have

provided means of "ensuring the association of the transaction with a unique terminal identification..." (see <u>Berger</u> (col. 4, Il. 30-36)); based on the motivation to modify <u>Berger</u> so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see <u>Berger</u> (col. 4, Il. 50-60)).

As per claim 31, Berger shows the method of claim 27.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) shows "responding, by the sales system, to the online purchase request by communicating an indication regarding the collection of the purchase amount to a system of a second party."

Berger lacks an explicit recitation "responding, by the sales system, to the online purchase request by communicating an indication regarding the collection of the purchase amount to a system of a second party..." even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22;

FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows "responding, by the sales system, to the online purchase request by communicating an indication regarding the collection of the purchase amount to a system of a second party. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "responding, by the sales system, to the online purchase request by communicating an indication regarding the collection of the purchase amount to a system of a second party....", because modification and interpretation of the cited disclosure of

Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification..." (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see Berger (col. 4, ll. 50-60)).

As per claim 30, Berger shows the method of claim 27.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) shows "wherein the electronic price reduction is being offered by a second party."

Berger lacks an explicit recitation "wherein the electronic price reduction is being offered by a second party..." even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16,

II. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, II. 1-67; col. 24, II. 15-67; col. 25, II. 1-67; col. 37, II. 65-67; col. 38, II. 1-67; col. 61, II. 17-67; col. 62, II. 1-67; col. 123, II. 13-67; col. 124, II. 1-67; col. 138, II. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, II. 1-10; and whole document) implicitly shows same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, II. 67-67; and col. 20, II. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, Il. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, Il. 29-67; col. 16, Il. 1-67; col. 17. II. 1-67; col. 18, II. 1-67; col. 19, II. 1-67; col. 20, II. 1-67; col. 21, II. 1-67; col. 22, II. 1-67; col. 23, Il. 1-67; col. 24, Il. 15-67; col. 25, Il. 1-67; col. 37, Il. 65-67; col. 38, Il. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, Il. 32-67; col. 140, Il. 1-67; col. 145, Il. 13-67; 141, Il. 15-67; col. 19, Il. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows "wherein the electronic price reduction is being offered by a second party. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "wherein the electronic price reduction is being offered by a second party....", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, Il. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a

secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant..." (see <u>Berger</u> (col. 4, Il. 50-60)).

As per claim 32, Berger shows the method of claim 27.

Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, ll. 67-67; and col. 20, ll. 1-10) shows "wherein the electronic price reduction is being offered by a second party."

Berger lacks an explicit recitation "wherein the electronic price reduction is being offered by a second party. . . ." even though the disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, ll. 17-67; col. 62, ll. 1-67; col. 123, ll. 13-67; col. 124, ll. 1-67; col. 138, ll. 35-67; col. 139, ll. 32-67; col. 140, ll. 1-67; col. 145, ll. 13-67; 141, ll. 15-67; col. 19, il. 67-67; and col. 20, ll. 1-10; and whole document)\_implicitly-shows-same.

It would have been obvious to one of ordinary skill in the art at the time of the invention that the above cited disclosure of Berger (col. 19, ll. 67-67; and col. 20, ll. 1-10), as well as Berger (FIG. 1B; FIG. 1C; FIG. 3; FIG. 4; FIG. 6A; FIG. 9; FIG. 15A; FIG. 15B; FIG. 18A; FIG. 20A; FIG. 20B; FIG. 20C; FIG. 22; FIG. 28; col. 6, ll. 23-26; FIG. 31; FIG. 33; FIG. 34; FIG. 35; FIG. 40; col. 15, ll. 29-67; col. 16, ll. 1-67; col. 17. ll. 1-67; col. 18, ll. 1-67; col. 19, ll. 1-67; col. 20, ll. 1-67; col. 21, ll. 1-67; col. 22, ll. 1-67; col. 23, ll. 1-67; col. 24, ll. 15-67; col. 25, ll. 1-67; col. 37, ll. 65-67; col. 38, ll. 1-67; col. 61, Il. 17-67; col. 62, Il. 1-67; col. 123, Il. 13-67; col. 124, Il. 1-67; col. 138, Il. 35-67; col. 139, II. 32-67; col. 140, II. 1-67; col. 145, II. 13-67; 141, II. 15-67; col. 19, II. 67-67; and col. 20, Il. 1-10; and whole document) implicitly shows "wherein the electronic price reduction is being offered by a second party. . . . " and it would have been obvious to modify and interpret the disclosure of Berger cited above as implicitly showing "wherein the electronic price reduction is being offered by a second party. . . . ", because modification and interpretation of the cited disclosure of Berger would have provided means of "ensuring the association of the transaction with a unique terminal identification. . . . " (see Berger (col. 4, ll. 30-36)); based on the motivation to modify Berger so that a "host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. . . . " (see Berger (col. 4, Il. 50-60)).

## RESPONSE TO ARGUMENTS

3. Applicant's arguments (Amendment paper filed 07/02/2004) concerning the rejections in the prior Office Action have been considered but are not persuasive for the following reasons: Applicant's arguments are most based on new grounds of rejection herein presented by the Examiner.

## CONCLUSION

Any response to this action should be mailed to:

Commissioner for Patents

P. O. Box 1450

Alexandria, VA 22313-1450

Any response to this action may be sent via facsimile to either:

(703) 746-7239 or (703) 872-9314 (for formal communications EXPEDITED PROCEDURE)

or (703) 746-7239 (for formal communications marked AFTER-FINAL) or

(703) 746-7240 (for informal communications marked PROPOSED or DRAFT).

Hand delivered responses may be brought to:

Seventh floor Receptionist Crystal Park V 2451 Crystal Drive Arlington, Virginia.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to John L. Young who may be reached via telephone at (703) 305-3801. The examiner can normally be reached Monday through Friday between 8:30 A.M. and 5:00 P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber, may be reached at (703) 305-8469.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703)

305-3900.

John L. Young

PIMARY EXAMINER

Reimary Patent Examiner

November 29, 2004